

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

DEREK S KERR

Debtor(s)

Case No. 19-10852JCM

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/23/2019.
- 2) The plan was confirmed on 12/11/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/08/2020, 10/15/2020, 04/15/2021, 10/14/2022, 06/27/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/06/2023.
- 6) Number of months from filing or conversion to last payment: 46.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,591.00.
- 10) Amount of unsecured claims discharged without full payment: \$31,655.04.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$38,997.79
Less amount refunded to debtor	\$155.02

NET RECEIPTS: **\$38,842.77**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,580.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,808.39
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,388.39**

Attorney fees paid and disclosed by debtor: **\$420.00**

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AT & T MOBILITY II LLC	Unsecured	0.00	568.96	568.96	0.00	0.00
CAPITAL ONE**	Unsecured	3,415.00	NA	NA	0.00	0.00
DIRECTV LLC BY AMERICAN INFOSC	Unsecured	NA	170.88	170.88	0.00	0.00
DISCOVER BANK(*)	Unsecured	2,443.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,655.00	1,730.55	1,730.55	0.00	0.00
ERC	Unsecured	569.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Unsecured	9,195.00	1,679.83	1,679.83	0.00	0.00
ONE MAIN FINANCIAL GROUP LLC(*)	Secured	0.00	8,199.00	0.00	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Secured	18,732.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,364.00	5,326.58	5,326.58	0.00	0.00
QUICKEN LOANS LLC FKA QUICKEN	Priority	0.00	650.00	0.00	0.00	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	109,420.00	110,345.17	0.00	0.00	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	NA	0.00	5,309.52	5,309.52	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	0.00	0.00	25,977.91	25,977.91	0.00
QUICKEN LOANS LLC FKA QUICKEN	Secured	0.00	9,003.65	0.00	0.00	0.00
S & T BANK(*)	Unsecured	7,141.00	7,218.13	7,218.13	0.00	0.00
SYNCHRONY BANK BY AIS INFOSOU	Unsecured	4,594.00	4,594.02	4,594.02	0.00	0.00
TOYOTA MOTOR CREDIT CORP (TMC	Secured	21,016.00	18,243.61	604.02	604.02	562.93
TOYOTA MOTOR CREDIT CORP (TMC	Unsecured	NA	3,138.42	3,138.42	0.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	800.67	800.67	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$31,287.43	\$31,287.43	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$604.02	\$604.02	\$562.93
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$31,891.45	\$31,891.45	\$562.93
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,228.04	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$6,388.39</u>	
Disbursements to Creditors	<u>\$32,454.38</u>	
TOTAL DISBURSEMENTS :		<u>\$38,842.77</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/17/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.